MONEY ON LOAN at £3 per Cent. per Annum.—ARNEWAY'S CHARITY.—NOTICE IS HEREBY GIVEN, that the Trustees of the Charity are enabled to lend out the Trust Money to poor occupiers or traders resident within the City and Liberty of Westminster, that is to say, within the parishes of St. Margaret and St. John the Evangelist, St. Anne, Soho, St. Clement Danes, St. George, Hanover-square, St. James, St. Martin-in-the-Fields, St. Mary-le-Strand, and St. Paul, Covent Garden. The amount of cash Loans must be secured upon, to be bond, interest after the rate of £3 per centum per annum, and is to be secured by the bond of the borrower, with two sureties. Printed Forms of Application, and all necessary information, may be obtained by applying personally, between the hours of Ten and Three o'clock in the day, at the office of the Clerk and Solicitor to the Trustees, No. 14, Great Queen-street, St. Anne's Park.

By order, EDWARD S. STEPHENSON, Clerk and Solicitor to the Trustees.

NOTE.—The Trustees meet on the second Wednesday in every month, to consider such applications for Loans as have been sent in one clear week at the least before the first day of the month.—The sureties must be unexceptionable.

WANTED, a PARTY willing to Purchase upon certain conditions, the entire interest in a newly-invented universal Lace Spring (provisionally registered), whereby an extensive profit may be realised.—Apply, by letter, to R. W. S., Dolphin Hotel, Hungerford Hall, Strand.

BUILDING SITE WANTED, within that part of London bounded by Waterloo-place, Chancery-lane, Holborn, and the Thames; of square or oblong shape, not less in area than 20,000 square feet.—Particulars to be communicated to Messrs. TOOKE, SON, and HALLOWES, Solicitors, 20, Bedford-row.

PUTNEY, Surrey, adjoining the Railway Station.—FREEHOLD GROUND TO BE LET, upon Building Leases. Houses required to be built in the situation much in request.—Apply to Mr. WARNE, Builder, 81, Soho-square.

TO CABINET-MAKERS, UPHOLSTERERS, &c.

CAMBERWELL.—TO BE LET, a SHOP in the above line, with workshop and every convenience for an extensive business. A portion of the stock to be taken to.—For particulars apply to W. J., at Mr. Clease's, 17, High-street, Camberwell.

TO BUILDERS AND OTHERS.

CROYDON, PECKHAM, and STEPNEY.—Several Plots of FREEHOLD LAND TO BE LET, in eligible situations, with the option of purchasing the Freehold. Money and materials advanced, if required.—Apply to Mr. CHAMBERS, Surveyor, No. 7, Great Tower-street, London.

BUILDING GROUND.—TO BE LET, in the vicinity of Regent's-park, and Primrose-hill-park, an eligible PIECE OF LAND, 270 feet frontage, and about 150 feet deep, adapted for a terrace or for double villas. Lease, 87 years. Roads and sewers made.—Apply to Mr. THOMAS LITTLE, Architect, 36, Northumberland-street, New-road.

BUILDING INVESTMENTS.—The CARCASES of THIRTEEN newly-erected HOUSES, situate in Queen Ann-street and Mansfield-street, Cavendish-square, TO BE SOLD, either collectively or separately, on moderate terms. Almost eligible and secure investment, with a certainty of an immediate return of the outlay, is here offered to builders.—Apply to Mr. THOMAS LITTLE, Architect, 36, Northumberland-street, New-road.

FREEHOLD LAND.—TO BE SOLD, about 3½ acres of LAND, pleasantly situate in Hornsey-road, adjoining "Hornsey-rise Villas," and containing a frontage of 420 feet. 2 stacks bricks are on the ground, which are to be sold with the land in one lot. This is worthy of notice by Builders as they will be sold a bargain.—Apply to Mr. JOHN ELLIOTT, Architect, &c. Clement's-inn.

CANNON-STREET IMPROVEMENTS.—TO MERCHANTS, BANKERS, INSURANCE COMPANIES, AND OTHERS.—LAND TO BE LET, on Building Leases, in the best part of the south side of Cannon-street, near King William-street. Also, a House, on the north side of Cannon-street, with extensive premises in the rear, abutting on Abchurch-yard. Arrangements may be made as to the upper floors of a portion of the above for the purpose of counting-houses and suites of offices.—Apply at the offices of Mr. GRIFFITH, Architect, 16, Finsbury-place South; or of Messrs. DAWSON and SONS, Abchurch-yard, City.

SAW MILLS, CHELSEA.—TO BE LET, very capital PREMISES adjoining a free dock, fitted up with Sawing and Planing Machinery of the best construction, and capable of much extension; the whole worked by an excellent 30-horse engine, and in perfect order, having been occupied by Messrs. Fox and Henderson for preparing the woodwork of the ball-floor of the Great Exhibition. There is immediate access from the river, with abode and wharfing if required.—For particulars apply to Messrs. EVERSFIELD and HORNE, Auctioneers and Estate Agents, 40, Parliament-street, Westminster.

TO BRICKMAKERS AND OTHERS REQUIRING A LUCRATIVE BUSINESS.

TO BE LET, on Lease, in Essex, a VEIN of excellent RED and WHITE BRICK EARTH, about two and a half hours by rail from London, and situated in a locality with an unlimited demand. Any party with a small capital will find this worthy attention. Principals only treated with, and reference required.—Apply by letter, in the first instance, to O. H., Gray's Inn Coffee-house, Holborn, London.

TO FIRST-RATE CABINET-MAKERS AND UPHOLSTERERS.

TO BE LET, a SHOP and PREMISES eligibly Martin's-st, to which a large CABINET-MAKER'S BUSINESS has been carried on for the last fifty years, in Norwich. The shop has a frontage of about 40 feet, with plate-glass windows, and is situate in a capital business part of the city. At the present period Norwich offers a remarkably good opportunity for the establishment of a first-rate trade for a cabinet-maker and upholsterer.—Apply to Mr. NORGATE, Norwich, for particulars.

Desirable Wharf and Premises on the Regent's Canal, Kingsland, on the Great North road, and close to the City.

TO BE LET,—No. 1, A very complete Timber, Coal, or Stone Landing WHARF, with 80 feet frontage, powerful Crane, and Saw-pits. Also a good Dwelling-House, Counting-House, and Offices, large timber and lath splitting Shed; and extensive timber Yards, abutting on the Kingsland-road. No. 2, A landing Wharf contiguous, having 70 feet frontage to the Regent's Canal with dip, and 173 feet in depth. There is a frontage and entrance from the Kingsland-road, upon which a Counting-House will be erected.—May be viewed upon application to the Premises. The plans may be seen, and printed particulars had of Mr. LAING, Haggerston-bridge; and of Mr. C. WARTON, Auctioneer and Estate Agent, 28, Threadneedle-street.

TO IRONMONGERS.

TO BE DISPOSED OF, in Manchester, in consequence of a dissolution in partnership, the STOCK and FIXTURES (about £1,000) of an old established FURNISHING IRONMONGERY BUSINESS, doing a good ready-money trade. Any one possessing the requisite capital, and desirous of entering into the business, will find the opportunity worthy of notice.—Address Messrs. BABBER and OMOON, Union-court, Holborn hill, London.

TO BUILDERS AND OTHERS.

TO BE SOLD, very cheap, Twenty-Six New WROUGHT-IRON CISTERNS, enamelled on the inside, varying in size, from 4 feet 4 inches in length, 2 feet wide, and 2 feet deep, to 7 feet 4 inches in length, 2 feet 8 inches wide, and 2 feet deep.—For particulars, &c. apply to H. SMART, Smith and Bellhanger, 1, Drury-court, Strand.

TO BUILDERS, PLUMBERS, AND HOUSE DECORATORS.

AN old-established BUSINESS, with STOCK in TRADE, TO BE DISPOSED OF. Satisfactory reasons will be given by the present proprietress, retiring from the same.—Apply to Mr. BURTWELL, 174, Church-street, Shoreditch.

TO PLUMBERS, PAINTERS, AND GLAZIERS.

AN OLD-ESTABLISHED SHOP TO BE LET, and the Business to be DISPOSED OF, in the above trade, situated in a highly respectable and improving neighbourhood.—Apply to Mrs. ENGLAND, Craven Cottage, Queen's-road, Bayswater.

SALES BY AUCTION.

IRON, PLATE-GLASS, CABLE, CARRIAGE SPRINGS, &c.—At 31, Budge-row, on TUESDAY, December 23, at Two precisely, on account of whom it may concern, 245 ton of Staffordshire bar, rod, and sheet-iron, 20 sets of elliptic steel springs, four warps of five and seven, new cable, 10 tons of cart and machinery grease, six sheets of 1 rough plate-glass, each sheet 72 inches long and 45 wide, eight sheets packed in each crate.—May be viewed by sample, at the Broker's Warehouse, Budge-row; the Dock, at Hanbro'-wharf; Todd's, Thames-street; and at Pickford's, City-road. Catalogues of R. BOOTH, Broker and Auctioneer, Budge-row.

TO BUILDERS, CARPENTERS, CABINET-MAKERS, UPHOLSTERERS, UNDERTAKERS, &c.

THOMAS KITT begs to inform the above trades that he continues to supply, at the lowest prices, all kinds of BAIZES and CLOTHS suitable for churches, chapels, doors, tables, curtains, &c.; also, billiard, lagatelle, card-table, and desk cloths, in single or double widths, to suit the trade. He begs also to add, that having for many years made this branch of his business his particular study, he is enabled to meet the wishes of the trades in regard to width, colours, and prices; much time and trouble, therefore, would be saved by first applying at his Woollen Warehouse, 20, Cloth Fair, West Smithfield, where he has been established more than twenty years. Prepaid letters carefully attended to.

VALUABLE MACHINERY and FITTINGS of a WHARF and COUNTING-HOUSE, including a 100-LIGHT GAS METRE.

MR. MURRELL will SELL BY AUCTION, on the premises, No. 18 Wharf, Macclesfield-street, North, City-road, on MONDAY, December 22, at Twelve o'clock, all the valuable FIXTURES and FITTINGS, comprising counters racks, desks, shelving, iron safe, handsome mahogany show and book cases, gas burners, metre and pipes, capital sawing bench, cisterns, pumps, crane, brick and stone work, and various fittings.—May be viewed the Saturday prior and morning of sale. Catalogues had of Messrs. MORTON and SON, Solicitors, New-street, Bishopsgate; of WILLIAM COX, Esq., Pinner's Hall, Broad-street; and of Mr. MURRELL, Auctioneer, 1, Walbrook, City.

FULHAM-ROAD.—Sale of Valuable Nursery Stock, &c.

MR. D. A. RAMSAY will SELL BY AUCTION, at the Brompton Auction Ground, Fulham-road, Brompton (one mile from Hyde park corner), on MONDAY, December 22, and following day, at ten o'clock (without reserve), an assortment of fine EVERGREENS, comprising arbor-vitæ, cypress, eucalyptus, holly, box, laurestina, laurels, &c.; American plants, consisting of rhododendron, azalea, kalmia, erica, &c.; flowering shrubs in great variety; a large quantity of ornamental trees; walnut and other standard fruit trees; choice gooseberry and currant; lilies, iris, and other bulbs; an excellent 5-inch wheel market-cart; a large conservatory stage; alcove; arches for garden walks; flower stands; trainers, and other ornamental wire-works, &c.—May be viewed prior to sale, and catalogues had of the auctioneer, as above.

KING'S-CROSS.—IRON HOUSES, suitable for temporary school-rooms, warehouses, or exportation.

MESSRS. EVERSFIELD and HORNE are instructed to OFFER by public AUCTION, on the premises, Maiden-lane, King's-cross, on TUESDAY, December 23, an IRON BUILDING, 70 feet long by 20 feet wide, built on an improved and patented principle, with bolder-plate iron without rivets, fitted with glazed sashes, doors, flooring, &c.; also a smaller iron building, 25 feet long by 13 feet wide, of corrugated iron, of the best quality. A WOODEN BUILDING, used as an office, with glazed sashes and doors, and a large quantity of deal framing, doors, and flooring of the dormitories, which will be put in suitable lots for purchasers.—May be viewed till the sale, and catalogues had three days previous at the place of sale; and of the Auctioneers, 40, Parliament-street, or Coal Exchange.

A SIX-HORSE HIGH-PRESSURE STEAM-ENGINE FOR SALE.—Apply at 22, Change-side, London.

TO BANKERS, MERCHANTS, &c.

A WROUGHT-IRON FIRE-PROOF, STRONG ROOM for SALE.—Apply at 22, Change-side, London.

UNITED SERVICE and GENERAL LIFE and GUARANTEE ASSOCIATION.

The COURT of DIRECTORS, in terms of their Grant under Royal Letters Patent, ISSUE POLICIES FREE from PAYMENTS, in case of inability to continue the premiums, in exchange for existing ones, and also empower the revival of the original policies. They also grant Guarantees for Fidelity, converting the payments into life assurances.

WILLIAM PARKIN, Manager.

20, Cockspur-street, London.

SPECIAL NOTICE TO INTENDING ASSURERS.

INTENDING LIFE ASSURERS ARE RESPECTFULLY INVITED TO COMPARE THE PRINCIPLES, RATES, AND WHOLE PROVISIONS OF THE

SCOTTISH PROVIDENT INSTITUTION WITH THOSE OF ANY EXISTING COMPANY.

In this Society the whole profits are divisible among the policyholders, who are at the same time exempt from personal liability. It claims superiority, however, over other mutual offices in the following particulars:—

1. Premiums at early and middle ages about a fourth lower. See specimens below.*

2. A more accurate adjustment of the rates of premium to the several ages.

3. A principle in the division of the surplus more safe, equitable, and favourable to good lives.

4. Exemption from entry money.

All policies indisputable unless obtained by fraud.

* Annual Premiums for 100l. with Whole Profits.

Age	20	25	30	35	40	45	50	55
£ s. d.	1 13 0	1 18 0	2 3 8	2 9 6	2 16 0	3 3 8	4 1 7	5 1 11

* Annual Premiums for 100l., with Whole Profits, payable for 21 years only.

Age	20	25	30	35	40	45	50
£ s. d.	2 7 10	2 10 8	2 14 8	2 19 6	3 5 6	3 14 9	4 7 9

Forms of proposal, prospectus containing full Tables, copies of the Twelfth Annual Report, and every information, will be forwarded (gratis) on application at the London office, 19, Moorgate-street.

GEORGE GRANT, Agent and Secretary for London.

*** Since the institution of the Society in 1837, upwards of 3,000 policies have been issued, covering Assurances amounting to upwards of Two Millions and a Quarter.

MERCHANTS and TRADESMAN'S MUTUAL LIFE ASSURANCE SOCIETY.

John MacGregor, Esq., M.P., Chairman.

All the Profits belong to the Members. Policies indisputable except in cases of fraud. Loans granted for limited periods.

THOMAS MUSGRAVE, Secretary.

8, Chatham-place, Blackfriars.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY.

An Extraordinary GENERAL MEETING of the Proprietors and the Assured of this Society will be held at the Office in Great Russell-street, on THURSDAY, the 1st day of January next, at Two o'clock precisely, for the purpose of declaring a BONUS out of the Profits which have accrued from the general business of the Society during the five years ending June 30, 1851.

GEO. H. PINCKARD, Resident Secretary.

26, Great Russell-street, Bloomsbury, Dec. 18, 1851.

LIFE ASSURANCE.

THE BRITISH MUTUAL LIFE ASSURANCE SOCIETY, 17, New Bridge-street, Blackfriars, entertains proposals of any description involving the contingency of human life.

Premiums to Assure 100l. payable at death, with Profits.

Age next Birthday.	Annually.	Half-yearly.	Quarterly.
	£ s. d.	£ s. d.	£ s. d.
30	2 1 9	1 1 3	0 10 11
35	2 6 10	1 4 0	0 12 4
40	2 14 9	1 8 1	0 14 4

The Public are invited to examine for themselves the advantages guaranteed for assurers by the plan on which policies are granted at this office.

The policies are indisputable except in cases of palpable fraud.

Peculiar advantages, by introduction of the loan-clauses, are afforded to respectable and active parties who would undertake the agency in places where no agent has yet been appointed.—Apply (if for an agency) with references and full particulars, to

CHARLES JAMES THICKE, Secretary.

17, New Bridge-street, Blackfriars.

PROVISION FOR FAMILIES IN CASE OF DEATH. ENDOWMENTS FOR CHURCHES, CONVENTS, ASYLUMS, SCHOOLS, BY MEANS OF ASSURANCE.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 8, New Coventry-street, Leicester-square, London; 13, Bachelor's-walk, Dublin; and 2, Rue Trouchet, Paris. Incorporated under 7 & 8 Vict. c. 110.

CAPITAL £20,000.

This Company assures diseased as well as healthy lives for sums from 5l. to 5,000l.

The annual income is nearly 4,000l.

Lives declined by other offices accepted at equitable rates.

Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

LIFE ASSURANCE for the WORKING CLASSES.

BRANCH OFFICE—2, EXETER 'CHANGE, WELLINGTON-STREET NORTH (opposite Waterloo bridge), STRAND.

Open every Evening from 8 to 11 till Eight o'clock.

Subscription for assuring payments of 1l. and up to 3l. payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—

Weekly Contributions for payment of 1l. at death.

Healthy persons whose age on becoming subscribers shall be—

From 10 to 20 years, to pay One Penny per Week.
" 20 to 25 " " Twopence "
" 25 to 35 " " Threepence "

Collectors call at the houses of Subscribers for these weekly subscriptions.

The rate of subscription will not increase as life contributors grow older, but One same weekly amount paid at the commencement will be continued throughout life.

Subscribers may make from one to ten subscriptions, so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.

N.B. No communications relative to the assurance of sums of 1l. to 3l. can be attended to unless addressed to Mr. John MOLYNEUX, 2, Exeter 'Change, Wellington-street North, Strand.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital, 500,000l.

TRUSTEES.

Lord Wenlock, Escrick Park.
O. L. Thompson, Esq., Sheriff Hutton Park.
Robt. Swann, Esq., York.

BANKERS.—Messrs. Swann, Clough, and Co., York.

ACTUARY and SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for LIFE INSURANCES, and to the distinct principle which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100l.

Age next birthday.	A MALE. Whole Life Premiums	A FEMALE Whole Life Premiums	Age next birthday.	A MALE. Whole Life Premiums	A FEMALE Whole Life Premiums
10	1 7 8	1 8 4	60	3 11 8	3 3 3
15	1 9 8	1 7 5	65	4 1 8	3 15 6
16	1 11 3	1 9 10	66	4 12 8	4 2 6
20	1 14 4	1 11 8	70	5 6 8	4 14 6
25	1 17 8	1 13 8	75	6 8 8	6 12 6
30	2 0 3	1 16 3	80	7 6 8	8 0 6
*30	1 5 0	1 19 8	85	8 6 8	7 10 6
35	2 6 6	2 2 10	90	10 0 6	9 7 6
40	2 13 0	2 6 4	95	11 10 8	11 2 6
45	3 1 8	2 13 0	99		13 1 9
50	3 9 3	3 1 7	100		13 13 10

* EXAMPLE.—A gentleman whose age does not exceed 30 may insure 1,000l., payable on his decease, for an annual payment of 25l. 10s.; and a lady of the same age can secure the same sum for an annual payment of 19l. 17s. 6d.

Prospectuses, with the rates of premium for the intermediate ages, and every information, may be had at the Head Office, York, or of any of the Agents.

FIRE INSURANCES

are also effected by this Company, on the most moderate terms.

Agents are wanted in those towns where no appointments have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York; or to

Mr. RICH. WOOD, Solicitor, 12, John-street, Bedford-row, Agent for London.

METROPOLITAN and SUBURBAN BENEFIT BUILDING SOCIETY.—Five years established on the permanent principle. Realised profit of 10s. per cent. per annum, compound interest. Shares, 25l., 5s. 6d.; 50l., 2s. 9d.; 75l., 1s. 10d., advanced in full. Entrance fee 2s. 6d. per share. Subscription 1s. per month per share. Attendance for the enrolment of shares every Monday, Wednesday, and Friday evenings, from six till nine o'clock, at the North Pole Tavern, 287, Oxford-street, where prospectuses may be obtained on personal application, or by letter (pre-paid), enclosing stamp, addressed to the Secretary, E. W. TWELVES, 2, South-street, Upper Orange-road, Bermondsey.

The office of Surveyor is now vacant. Application to be made to the Secretary.

LONDON: Printed by CHARLES WYMAN, of 13, Hunter-street, Brunswick-square, in the Parish of St. George, Bloomsbury, Printer, at the Printing-office of COX (Brothers and WYMAN), 74 & 75, Great Queen-street, Lincoln's-inn-Fields, in the Parish of St. Giles-in-the-Fields; and published by the said CHARLES WYMAN, at the Office of "THE BUILDER," 1, York-street, in the Parish of Saint Paul, Covent Garden, all in the County of Middlesex.—Saturday, December 20, 1851.